



PROPERTY & CASUALTY

Rate Filing Summary

Insurer Filing Information

Name of Company: State Farm Lloyds
Company NAIC #: 43419

State tracking # for this filing (Link #): 116366
Line of Insurance: Homeowners

Effective Dates

New Business Effective Date 10/15/11
Renewal Business Effective Date 12/01/11
Date Filing Submitted 09/02/11

Indicated vs. Selected Rate Changes

A company's indicated rate change is the amount it determines that its rates need to change to cover expected losses and expenses and still meet its targeted profit. Companies often select a rate change that is less than the indicated change.

Policy Form	Direct Written Premium	Indicated Change	Selected Change
Homeowners	\$1,530,804,041	32.2%	10.0%

Policyholder premium changes range from a decrease of 42% to an increase of 83%.

Key Changes in the Filing

- Revises base rates by territory
- Increases auto/home discount from 20% to 25%
- Eliminates most non-wind flat deductibles and the 1/2% deductible
- Revises base deductible from \$1,000 to 1%
- Introduces 4% and 5% non-wind deductibles
- Increases minimum wind and hail deductible from \$500 to \$1,000
- Increases discount amounts for various wind and hail deductibles
- Decreases rating factor by 4% for frame construction
- Increases rating factor by 1.9% for masonry veneer construction

Prior Filings – Homeowners Rate Change History

Effective Date New Business	Effective Date Renewal Business	Percent Change
05/01/10	06/01/10	4.5%
09/01/09	10/01/09	8.8%
06/01/08	08/01/08	2.9%

This information is based on State Farm Lloyd's rate filing submitted to the Texas Department of Insurance (TDI). The information provided is a summary only and not a substitute for the details in the company's actual rate filing. For a copy of the company's rate filing, please submit an open records request to TDI.